

**Claim 1. (cancelled)**

**Claim 2. (cancelled)**

**Claim 3. (cancelled)**

**Claim 4. (cancelled)**

**Claim 5. (cancelled)**

**Claim 6. (cancelled)**

**Claim 7. (cancelled)**

**Claim 8. (cancelled)**

A  
1 **Claim 9. (amended)** The network communication electronic commerce  
2 system of ~~Claim 1 wherein~~ Claim 25 wherein said purchase authorization is  
3 implemented through a central function through a central clearing organization to  
4 authorize the merchant vendor having a corresponding merchant vendor  
5 processor to sell goods and services to requesting buyer members.

1 **Claim 10. (original)** The network communication electronic commerce  
2 system of Claim 9 wherein each buyer member establishes a debit account by  
3 depositing an amount with the central clearing organization.

1 **Claim 11. (amended)** The network communication electronic commerce  
2 system of Claim 10 ~~wherein the~~ wherein said deposit is made online through the  
3 buyer member processor.

1 **Claim 12. (amended)** The network communication electronic commerce  
2 system of ~~Claim 1 further~~ Claim 25 further comprises means to create a buyer  
3 member account, assign a unique e-mail address for each buyer member

4 account with the deposit and all subsequent online communications regarding  
5 any particular buyer member is associated only with unique e-mail address.

1 **Claim 13. (original)** The network communication electronic commerce  
2 system of Claim 10 wherein the deposit is made to the central clearing  
3 organization.

1 **Claim 14. (original)** The network communication electronic commerce  
2 system of Claim 13 wherein the central clearing organization creates a buyer  
3 member account, assigns a unique e-mail address for each buyer member  
4 account with the deposit and all subsequent online communications regarding  
5 any particular buyer member is associated only with unique e-mail address  
6 assign.

1 **Claim 15. (original)** The network communication electronic commerce  
2 system of Claim 9 wherein the central clearing organization creates a buyer  
3 member account, assigns a unique e-mail address for each buyer member  
4 account with the deposit and all subsequent online communications regarding  
5 any particular buyer member is associated only with unique e-mail address  
6 assign.

**Claim 16. (cancelled)**

1 **Claim 17. (amended)** The network communication electronic commerce  
2 system of ~~Claim 16 wherein~~ Claim 25 wherein a buyer member selects a desired  
3 product or ~~service~~ service from a merchant vendor on said buyer member  
4 processor which transmits a purchase request to the merchant vendor processor,  
5 merchant vendor processor inquires of said buyer member account balance data

6 section of the purchase authorization processor to determine if the buyer  
7 member has sufficient funds on account with said central clearing organization to  
8 pay for the desired goods or services and to generate and transmit a purchase  
9 authorization to the inquiring merchant vendor processor when sufficient funds  
10 exist.

1 **Claim 18. (original)** The network communication electronic commerce  
2 system of Claim 17 wherein said purchase authorization processor includes an  
3 off-line buyer data base to receive the debit and notifies the buyer member  
4 processor of the purchase authorization and debits the buyer member account.

1 **Claim 19. (original)** The network communication electronic commerce  
2 system of Claim 18 wherein the off-line buyer member data base includes means  
3 to determine the specific amount to be paid each merchant vendor for each  
4 product or service purchased by buyer members after deducting a clearing  
5 charge for the corresponding purchase.

1 **Claim 20. (original)** The network communication electronic commerce  
2 system of Claim 19 wherein the off-line buyer member data base purchase  
3 authorization processor includes memory to maintain both account and purchase  
4 histories of each buyer member off line to further protect purchasing habits and  
5 account funds of the buyer member.

1 **Claim 21. (original)** The network communication electronic commerce  
2 system of Claim 18 wherein the off-line buyer member data base purchase  
3 authorization processor includes memory to maintain both account and purchase

4 histories of each buyer member off line to further protect purchasing habits and  
5 account funds of the buyer member.

1 **Claim 22. (original)** The network communication electronic commerce  
2 system of Claim 17 wherein said purchase authorization processor transmits  
3 payment directly to said merchant vendor processor of the participating member  
4 vendor.

1 **Claim 23. (original)** The network communication electronic commerce  
2 system of Claim 17 wherein said purchase authorization processor transmits  
3 payment directly to said merchant vendor processor of the participating member  
4 vendor through a depository.

1 **Claim 24. (amended)** The network communication electronic commerce  
2 system of Claim 17 wherein if the account balance is insufficient to pay for a  
3 particular purchase request, both the merchant vendor and buyer member are  
4 notified by the central clearing organization as the buyer member account  
5 balance data of the purchase ~~authorization~~ authorization processor generates  
6 and transmits a declination message to said merchant vendor processor and said  
7 buyer member processor.

1 **Claim 25. (new)** A network communication electronic commerce system for a  
2 secure online purchase of goods and services from a plurality of merchant vendors  
3 by a plurality of buyer members comprising a buyer member processor for each  
4 buyer member to selectively purchase goods and services upon a request to any  
5 of the merchant vendors through a debit account associated with a discrete e-mail  
6 address, a merchant vendor processor for each merchant vendor to selectively

7 provide such goods and services upon receipt of a purchase request and  
8 validation of a debit account balance of any requesting buyer members and a  
9 purchase authorization processor to maintain and validate the debit account of  
10 requesting buyer members and to authorize payment to merchant vendors for  
11 goods and services purchased through said network communication electronic  
12 commerce system, said buyer member processor comprises means to selectively  
13 order or request goods and services from a merchant vendor through said  
14 merchant vendor processor and to communicate with the purchase authorization  
15 processor to maintain and access the buyer member account, said merchant  
16 vendor processor comprises a means to receive purchase requests from a buyer  
17 member processor and to generate and transmit validation/authentication inquiries  
18 upon receipt of purchase requests to said purchase authorization processor and to  
19 receive discrete buyer member authorization message in response thereto and to  
20 fill purchase requests upon receipt of the corresponding discrete buyer member  
21 authorization message and receive payment therefore, and said purchase  
22 authorization processor comprises means including an online buyer member  
23 account balance data section to maintain current account balances for each buyer  
24 member and to selectively generate discrete buyer member authorization  
25 messages fed to said merchant vendor processor when the account balance of a  
26 requesting buyer member is sufficient to cover the goods or services requested  
27 and to notify said buyer member processor of the purchase authorization and an  
28 online buyer member transaction section to receive credit/deposit transactions

29 from individual buyer member processors and credit the corresponding current  
30 account balance and said online buyer member account balance data section to  
31 receive purchase transaction data including goods and services purchased  
32 together with corresponding prices and merchant vendor information from said  
33 online buyer member account balance data section and to transfer the  
34 credit/deposit transaction and purchasing transaction data to an off line buyer  
35 member data section to maintain individual buyer member credit/deposit and  
36 purchase histories, and to effect merchant vendor payments to merchant vendors  
37 through said corresponding merchant vendor processor upon receipt of a discrete  
38 buyer member authorization from said online buyer member account balance data  
39 section.

1 **Claim 26. (new)** A network communication electronic commerce system for a  
2 secure online purchase of goods and services from a plurality of merchant vendors  
3 by a plurality of buyer members comprising a buyer member processor for each  
4 buyer member to selectively purchase goods and services upon a request to any  
5 of the merchant vendors through a debit account associated with a discrete e-mail  
6 address, a merchant vendor processor for each merchant vendor to selectively  
7 provide such goods and services upon receipt of a purchase request and  
8 validation of a debit account balance of any requesting buyer members and a  
9 purchase authorization processor to maintain and validate the debit account of  
10 requesting buyer members and to authorize payment to merchant vendors for  
11 goods and services purchased through said network communication electronic

12 commerce system, said merchant vendor processor comprises a means to receive  
13 purchase requests from a buyer member processor and to generate and transmit  
14 validation/authentication inquiries upon receipt of purchase requests to said  
15 purchase authorization processor and to receive discrete buyer member  
16 authorization message in response thereto and to fill purchase requests upon  
17 receipt of the corresponding discrete buyer member authorization message and  
18 receive payment therefore, said purchase authorization processor comprises  
19 means including an online buyer member account balance data section to  
20 maintain current account balances for each buyer member and to selectively  
21 generate discrete buyer member authorization messages fed to said merchant  
22 vendor processor when the account balance of a requesting buyer member is  
23 sufficient to cover the goods or services requested and to notify said buyer  
24 member processor of the purchase authorization and an online buyer member  
25 transaction section to receive credit/deposit transactions from individual buyer  
26 member processors and credit the corresponding current account balance and  
27 said online buyer member account balance data section to receive purchase  
28 transaction data including goods and services purchased together with  
29 corresponding prices and merchant vendor information from said online buyer  
30 member account balance data section and to transfer the credit/deposit  
31 transaction and purchasing transaction data to an off line buyer member data  
32 section to maintain individual buyer member credit/deposit and purchase histories,  
33 and to effect merchant vendor payments to merchant vendors through said

34 corresponding merchant vendor processor upon receipt of a discrete buyer  
35 member authorization from said buyer member account balance data section.

1 **Claim 27. (new)** A network communication electronic commerce system for a  
2 secure online purchase of goods and services from a plurality of merchant vendors  
3 by a plurality of buyer members comprising a buyer member processor for each  
4 buyer member to selectively purchase goods and services upon a request to any  
5 of the merchant vendors through a debit account associated with a discrete e-mail  
6 address, a merchant vendor processor for each merchant vendor to selectively  
7 provide such goods and services upon receipt of a purchase request and  
8 validation of a debit account balance of any requesting buyer members and a  
9 purchase authorization processor to maintain and validate the debit account of  
10 requesting buyer members and to authorize payment to merchant vendors for  
11 goods and services purchased through said network communication electronic  
12 commerce system, said purchase authorization processor comprises means  
13 including an online buyer member account balance data section to maintain  
14 current account balances for each buyer member and to selectively generate  
15 discrete buyer member authorization messages fed to said merchant vendor  
16 processor when the account balance of a requesting buyer member is sufficient to  
17 cover the goods or services requested and to notify said buyer member processor  
18 of the purchase authorization and an online buyer member transaction section to  
19 receive credit/deposit transactions from individual buyer member processors and  
20 credit the corresponding current account balance and said online buyer member



21 account balance data section to receive purchase transaction data including goods  
22 and services purchased together with corresponding prices and merchant vendor  
23 information from said online buyer member account balance data section and to  
24 transfer the credit/deposit transaction and purchasing transaction data to an off  
25 line buyer member data section to maintain individual buyer member credit/deposit  
26 and purchase histories, and to effect merchant vendor payments to merchant  
27 vendors through said corresponding merchant vendor processor upon receipt of a  
28 discrete buyer member authorization from said buyer member account balance  
29 data section, and said buyer member processor comprises means to selectively  
30 order or request goods and services from a merchant vendor through said  
31 merchant vendor processor and to communicate with the purchase authorization  
32 processor to maintain and access the buyer member account.

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